

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: _____

MICHAEL C. ECKARDT and PAULA M.
ECKARDT

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: January 24, 2021

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RJR

Initial Debtor: MCE

Initial Co-Debtor: PME

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,276.00 per month to the Chapter 13 Trustee, starting on February, 2021 for approximately sixty (60) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ 150.00 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to Center Street Finance (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,963.00
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	Income taxes	Unknown at this time

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing, Inc.	2 Deerfield Lane, Sewell, NJ 08080	\$57,312.85		\$57,312.85	\$1,643.57

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Center Street Finance	2014 Nissan Altima	\$6,740.00	\$9,700.00		\$6,740.00	5.00%	\$7,631.40

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Center Street Finance	2014 Nissan Altima	\$6,740.00	\$9,700.00	\$7,631.40	Any remaining interest

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney's fees
- 3) Secured claims
- 4) Unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 24, 2021

/s/ Michael C. Eckardt
Debtor

Date: January 24, 2021

/s/ Paula M. Eckardt
Joint Debtor

Date: January 24, 2021

/s/ Rex J. Roldan
Attorney for Debtor(s)

In re:
Michael C. Eckardt
Paula M. Eckardt
Debtors

Case No. 21-10584-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 25, 2021

User: admin
Form ID: pdf901

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Total Noticed: 94

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael C. Eckardt, Paula M. Eckardt, 2 Deerfield Lane, Sewell, NJ 08080-2010
519082265	+ AR Resources, Inc., 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
519082259	Advanced Dermatology, PC, 570 Egg Harbor Road, Ste C-1, Sewell, NJ 08080-2359
519082260	Advanced ENT, PO Box 1870, Cary, NC 27512-1870
519082261	Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
519082262	+ Allan C. Smith, Esquire, 1276 Veterans Highway Suite E-1, Bristol, PA 19007-2597
519082264	+ Alpha Recovery Corp, 6912 S Quentin Street, Unit 10, Englewood, CO 80112-4531
519082266	+ Arcadia Recovery Bureau, PO Box 6768, Wyomissing, PA 19610-0768
519082267	+ Bureaus Invesment Group, Portfolio No 15 LLC, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519082270	Cach LLC, PO Box 5980, Denver, CO 80127
519082274	+ CarePayment, PO Box 20337, Portland, OR 97294-0337
519082275	+ Center Street Finance, 700 W Arkansas Lane, Suite 150, Arlington, TX 76013-7645
519082277	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
519082278	City of Wilmington, PO Box 15404, Wilmington, DE 19850-5404
519082280	+ Complete Collection Service, 1007 N Federal Highway, #280, Fort Lauderdale, FL 33304-1422
519082282	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
519082283	Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-4345
519082285	+ Crafter's Choice Brands LLC, 7820 E Pleasant Valley Road, Independence, OH 44131-5531
519082317	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
519082288	Delaware Dept of Transportation, Delaware EZ-Pass Violation Center, PO Box 697, Dover, DE 19903-0697
519082289	Delaware Valley Urology, LLC, 2003B Lincoln Drive West, Marlton, NJ 08053-1529
519082290	+ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971
519082291	+ Ears Nose & Throat Specialists PC, 1206 W Sherman Avenue, Bldg 2, Ste B, Vineland, NJ 08360-6911
519082292	+ Emerg Phy Assoc of S.Jersey, PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
519082293	Express Lanes, c/o JPMorgan Chase Bank, N.A., PO Box 28148, New York, NY 10087-8148
519082294	+ FCBS, Inc., 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433
519082295	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
519082296	First Financial Asset Mgmt, Inc., PO Box 901, Fort Mill, SC 29716-0901
519082297	+ Garden State Radiology Network, LLC, 28077 Network Place, Chicago, IL 60673-1280
519082298	HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
519082299	HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
519082300	HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379
519082301	+ HUP OP Pharmacy, 3400 Spruce Street, Philadelphia, PA 19104-4238
519082302	I.C. System, Inc., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
519082303	Ingrid Warmuth, MD, PO Box 785006, Philadelphia, PA 19178-5006
519082305	+ Inspira Health Network, 333 Irving Avenue, Bridgeton, NJ 08302-2123
519082304	Inspira Health Network, PO Box 650292, Dallas, TX 75265-0292
519082306	Internal Medicine Associates, PA, 201 Laurel Heights Drive, Bridgeton, NJ 08302-3635
519082310	+ Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020

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519082313 #+ KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
519082311 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
519082312 Kennedy Medical Group Practice, PC, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001
519082315 LabCorp, PO Box 2240, Burlington, NC 27216-2240
519082316 Littman & Barclay Plan, PO Box 6403, Sioux Falls, SD 57117-6403
519082318 + Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
519082319 + Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011
519082320 + Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519082321 Miraca Life Sciences, PO Box 844117, Dallas, TX 75284-4117
519082324 + NC Quick Pass Customer Service Center, 200 Sorrell Grove Church Road, Suite A, Morrisville, NC 27560-9543
519082326 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
519082328 + PA Turnpike Commission, Violation Processing Center, 8000 C Derry Street, Harrisburg, PA 17111-5287
519082327 + PA Turnpike Commission, Violation Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
519082329 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
519082330 Pinnacle Mid-Atlantic Anesthesia/NJ, PO Box 650782, Dallas, TX 75265-0782
519082332 Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519082333 Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153
519082334 + Professional Account Management, LLC, PO Box 3032, Milwaukee, WI 53201-3032
519082335 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
519082339 SJ Gastroenterology Consultants PA, PO Box 183, Bridgeton, NJ 08302-0137
519082344 + STAT Medical Transport, PO Box 13702, 30th Street Station, Philadelphia, PA 19101-3702
519082340 South Jersey Eye Associates, PA, 205 Laurel Heights Drive, Bridgeton, NJ 08302-3635
519082341 + South Jersey Health System, 501 Front Street, Elmer, NJ 08318-2101
519082342 + South Jersey Healthcare, 333 Irving Avenue, Bridgeton, NJ 08302-2123
519082343 + Southern Regional Pathology Assoc., PC, 1505 West Sherman Avenue, Vineland, NJ 08360-7059
519082346 + TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500
519082347 + The Bureaus Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519082348 + Thomas & Cook, PO Box 598, 57 Cooper Street, 2nd Floor, Woodbury, NJ 08096-4650
519082349 Trustees UPHS HUP PP, PO Box 824406, Philadelphia, PA 19182-4406
519082350 + Westlake Financial Services, PO Box 54607, Los Angeles, CA 90054-0607

TOTAL: 69

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time Jan 25 2021 21:43:00	Recipient Name and Address U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 25 2021 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519082263	+ Email/Text: kristin.villneauve@allianceoneinc.com	Jan 25 2021 21:41:00	AllianceOne Receivables Management, Inc., 4850 Street Road Suite 300, Feasterville Trevose, PA 19053-6643
519082268	+ Email/Text: payments@brsi.net	Jan 25 2021 21:44:00	Business Revenue Systems, Inc., 3208 Division Street, Burlington, IA 52601-1653
519082269	Email/Text: info@chcollects.com	Jan 25 2021 21:44:00	C&H Collection Services Inc., PO Box 1399, Merchantville, NJ 08109-0399
519082271	+ Email/Text: clientrep@capitalcollects.com	Jan 25 2021 21:44:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
519082272	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 25 2021 22:50:29	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519082279	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2021 21:43:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
519082281	+ Email/Text: convergent@ebn.phinsolutions.com	Jan 25 2021 21:43:00	Convergent Outsourcing, Inc., 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004
519082284	Email/Text: bankruptcy@sccompanies.com	Jan 25 2021 21:44:00	Country Door Inspirations, 1112 7th Avenue, Monroe, WI 53566-1364

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519082286	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 25 2021 21:44:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519082287	Email/PDF: creditonebknofications@resurgent.com	Jan 25 2021 22:46:56	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
519082307	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 25 2021 21:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519082309	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 25 2021 21:43:00	Jefferson Capital Systems, LLC, PO Box 7999, Saint Cloud, MN 56302-9617
519082273	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 25 2021 22:46:51	Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
519082308	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 25 2021 21:43:00	Jared Jewelers, PO Box 3680, Akron, OH 44309-3680
519082314	Email/Text: PBNCNotifications@peritussservices.com	Jan 25 2021 21:42:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
519082322	+ Email/Text: mpma1944@aol.com	Jan 25 2021 21:43:00	MPMA Collections, PO Box 298, Millville, NJ 08332-0298
519082323	Email/Text: Bankruptcies@nragroup.com	Jan 25 2021 21:44:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
519082325	+ Email/PDF: bankruptcy@ncfsi.com	Jan 25 2021 22:55:17	New Century Financial Services, 110 S Jefferson Rd #104, Whippany, NJ 07981-1038
519082331	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 25 2021 22:50:49	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519082336	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 25 2021 22:50:55	Resurgent Receivables LLC, PO Box 1269, Greenville, SC 29602-1269
519082337	+ Email/Text: bkprt@retrievalmasters.com	Jan 25 2021 21:43:00	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
519082338	+ Email/Text: jennifer.chacon@spservicing.com	Jan 25 2021 21:44:00	Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
519082345	Email/PDF: gecsed@recoverycorp.com	Jan 25 2021 22:46:39	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519082276	##	Chase Receivables, 755 Baywood Drive, Suite 208, Petaluma, CA 94954-5508

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Date: Jan 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2021 at the address(es) listed below:

Name	Email Address
Rex J. Roldan	on behalf of Joint Debtor Paula M. Eckardt roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Debtor Michael C. Eckardt roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3